REMARKS

The Office Action dated August 10, 2006, has been received and carefully considered. In this response, claims 1, 15 and 25 have been amended. Entry of the amendments to claims 1, 15 and 25 is respectfully requested. Reconsideration of the outstanding objections/rejections in the present application is also respectfully requested based on the following remarks.

I.   THE OBVIOUSNESS REJECTION OF CLAIMS 1-21 AND 23-28

On page 3 of the Office Action, claims 15-16 and 19-26 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen (U.S. Patent No. 6,272,528) in view of Herz (U.S. Patent No. 5,835,087). On page 9 of the Office Action, claims 1-2, 4, 9-14 and 18 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Herz, and further in view of Hsu (U.S. Publication No. 2006/0020530). On page 14 of the Office Action, claims 17 and 27 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Herz, and further in view of Quido (U.S. Publication No. 2003/0093302). This rejection is hereby respectfully traversed. On page 15 of the Office Action, claims 3 and 5-7 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Herz, in view of Hsu, and further in view of Quido.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the

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reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaeck, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Although Applicant does not agree with the pending rejection, Applicant has nonetheless amended each of the independent claims to clarify the claimed systems and methods and better distinguish the cited references. In particular, Applicant has amended each if independent claims 1 and 15 to recite features and functionality not disclosed by the cited references, either alone or in combination. For example, claim 15 has been amended to recite the following steps:

- *receiving a product or service category selection from the user corresponding to at least one insurance or financial services-related category of products or services the user is interested in;*

- *determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell using a filter module associated with an engine, the engine being accessible by the user over a communications network;*

- *personalizing the at least one insurance or financial services-related category of products or services by identifying at least one insurance or financial services-related product or service within the category based on the information about the user; and*

- *delivering content relating to the at least one insurance or financial services-related product or service to the user.*

Applicant respectfully submits that neither Cullen, Herz, Hsu nor Quido, alone or in combination, teach or suggest any feature or functionality that even remotely comprises the steps of: (1) receiving a product or service category selection from the user corresponding to at least one insurance or financial services-related category of products or services the user is interested

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in; (2) determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell using a filter module associated with an engine, the engine being accessible by the user over a communications network; (3) personalizing the at least one insurance or financial services-related category of products or services by identifying at least one insurance or financial services-related product or service within the category based on the information about the user; and (4) delivering content relating to the at least one insurance or financial services-related product or service to the user. Thus, Applicant respectfully submits that claim 15 is allowable over the cited references for at least this reason. Applicant further respectfully submits that claims 1 and 25 are allowable for at least this reason.

Regarding claims 2-14, 16-20 and 22-28, these claims are dependent upon independent claim 1, 15 or 25. Thus, since independent claims 1, 15 and 25 should be allowable as discussed above, claims 2-14, 16-20 and 22-28 should also be allowable at least by virtue of their dependency on independent claims 1, 15 or 21. Moreover, these claims recite additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination. For example, claim 9 recites "wherein the information about the user and the insurance or financial services-related content are stored in a database." Applicant respectfully submits that the cited references – alone or in combination – do not teach or suggest the method of claim 1 wherein the information about the user and the insurance or financial services-related content are stored in a database.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-21 and 23-28 be withdrawn.

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II. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.
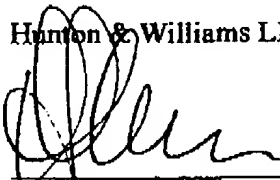
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

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APPENDIX A

1. **(Currently Amended)** A system for personalizing and delivering insurance or financial services-related content to a user, comprising:

a product or service selection module for selecting at least one insurance or financial services-related category of products or services the user is interested in;

a filtering module associated with an engine for determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell, and for personalizing the at least one insurance or financial services-related category of products or services by identifying at least one insurance or financial services-related product or service within the category based on the information about the user, and delivering content relating to the at least one insurance or financial services-related product or service content based on the information about the user, the engine being accessible to the user over a communications network; and

an administration module associated with the engine for inputting, updating and accessing information about the user and the insurance or financial services-related content available to the user, the administration module being accessible to an administrator of the system via an administration interface.

2. (Original) The system of claim 1 wherein the insurance or financial services-related content is delivered to the user over the communications network.

3. (Original) The system of claim 2 wherein the insurance or financial services-related content is delivered in PDF format.

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4. (Original) The system of claim 2 wherein the insurance or financial services-related content delivered to the user is located at a URL address.

5. (Original) The system of claim 1 wherein the insurance or financial services-related content is delivered to the user via mail delivery means.

6. (Original) The system of claim 5 wherein the mail delivery means comprises the United States Postal Service.

7. (Original) The system of claim 5 wherein the mail delivery means comprises express delivery service.

8. (Original) The system of claim 1 wherein the administration interface further comprises scanning means for uploading insurance or financial services-related information.

9. (Original) The system of claim 1 wherein the information about the user and the insurance or financial services-related content are stored in a database.

10. (Original) The system of claim 1 wherein the information about the user comprises the user's identity.

11. (Original) The system of claim 1 wherein the information about the user comprises log-in information such as user name and password.

12. (Original) The system of claim 1 wherein the insurance or financial services-related content comprises information about insurance products and services available to the user.

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13. (Original) The system of claim 1 wherein the insurance or financial services-related content comprises literature about insurance products and services available to the user.

14. (Original) The system of claim 1 wherein the communications network comprises the Internet.

15. (**Currently Amended**) A method for personalizing delivery of insurance or financial services-related content to a user, comprising the steps of:

receiving a product or service category selection from the user corresponding to at least one insurance or financial services-related category of products or services the user is interested in;

determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell using a filter module associated with an engine, the engine being accessible by the user over a communications network;

personalizing the at least one insurance or financial services-related category of products or services by identifying at least one [[the]] insurance or financial services-related product or service within the category content based on the information about the user; and

delivering content relating to the at least one insurance or financial services-related product or service content to the user.

16. (Original) The method of claim 15 wherein the insurance or financial services-related content is delivered to the user over the communications network.

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17.   (Original) The method of claim 15 wherein the insurance or financial services-related content is delivered to the user via mail delivery means.

18.   (Original) The method of claim 15 wherein delivering the insurance or financial services-related content comprises transferring the user to a URL address containing the insurance or financial services-related content.

19.   (Original) The method of claim 15 wherein the information about the user comprises the user's identity.

20.   (Original) The method of claim 19 wherein the user's identity is automatically determined upon the user accessing the filter module.

21.   (Original) The method of claim 19 where the user's identity is determined based on the user's username and password.

22.   (Canceled).

23.   (Original) The method of claim 20 wherein the insurance or financial services-related content comprises literature relating to products and services available to the user.

24.   (Original) The method of claim 20 wherein the information about the user is stored in a database.

25.   **(Currently Amended)** A method for a user to obtain personalized insurance or financial services-related content, comprising:

selecting at least one insurance or financial services-related category of products or services the user is interested in;

accessing a filter module associated with an engine for determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell, and for personalizing the at least one insurance or financial services-related category of products or services by identifying at least one [[the]] insurance or financial services-related product or service content based on information about the user, the engine being accessible to the user of a communications network; and

receiving content related to the at least one insurance or financial services-related product or service content.

26.   (Original) The method of claim 25 wherein the insurance or financial services-related content is received over the communications network.

27.   (Original) The method of claim 25 wherein the insurance or financial services-related content is received via mail delivery means.

28.   (Previously Presented) The method of claim 15 wherein the insurance or financial services-related content comprises information about insurance products and services available to the user.

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